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UTILITY Attorney Doo		ocket No. 3350-120		1158.42672X00	
PATENT APPLICATION	Eiret Invente		Randy McCC	-	
TRANSMITTAL	Title	DUAL MODE C			D PAYMENT TECHNIQUE
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<u> </u>	Express N	Mail Label No.	A 1 - 4		
APPLICATION ELEMENTS SEE MPEP chapter 600 concerning utility patent application of	contents.	ADDRESS	TO: Box Pate	ent Ap	missioner for Patents plication IC 20231
Fee Transmittal Form (e.g., PTO/SB/17) (Submit en original and a duplicate for fee processing)			ROM or CD-R in o	•	ate, large table or
2. Applicant claims small entity status. See 37 CFR 1.27.		fif applicabl a. ☐ Com	<i>'e, all necessary)</i> puter Readable F	om (0	
3. Specification [Total Pages: 41]		•	ion Sequence Lis	_	
-Descriptive title of the invention			CD-ROM or C	CD-R (2 copies); or
-Cross Reference to Related Applications -Statement Regarding Fed sponsored R & D		ii	☐ paper		
 -Reference to sequence listing, a table, or a computer program listing appendix 		c. State	ements verifying i	identity	of above copies
-Background of the Invention -Brief Summary of the Invention		AC	ACCOMPANYING APPLICATION PARTS		
-Brief Description of the Drawings (if filed) -Detailed Description					
-Claim(s) -Abstract of the Disclosure		9. LAssi	gnment Papers (c	covers	sheet & documents(s))
N7			FR 3.73(b) States		Power of Attorney
			ish Translation De		
5. Oath or Declaration [Total Pages:] a Newly executed (original or copy)		1	mation Disclosure		Copies of IDS Citations
b Copy from a prior application (37 CFR 1.63 (d))			ement (IDS)/PTO- minary Amendme		
(for continuation/divisional with Box 18 completed)		14. Retu	m Receipt Postca	ard (M	•
i. DELETION OF INVENTOR(S) Signed statement attached deleting inventor(s)			uld be specifically fied Copy of Prior	•	
Named in the prior application, see 37 CFR		(if for	reign priority is cla	aimed)	
1.63(d)(2) and 1.33(b)					ler 35 U.S.C. 122 attach form PTO/SB/35
6. Application Data Sheet. See 37 CFR 1.76		or its	equivalent.		u
18. If a CONTINUING APPLICATION, check appropriate box	x. and sun	17. L Othe		w an	d in a preliminary amendment
or in an Application Data Sheet under 37 CFR 1.76:	x, and dap,	ory tire requience in	nomiation belo	, , , , , , , , , , , , , , , , , , ,	an a prominary amendment,
Continuation Divisional Contin	uation-in-par	t (CIP) of prior a	application No.:		
Prior application information: Examiner: Group Art &					
For CONTINUATION OR DIVISIONAL APPS only: The entire discl Box 5b, is considered a part of the disclosure of the accompanyir					
The incorporation can only be relied upon when a portion has been	en Inadverte	ntly omitted from t			
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NONPUBLICATION REQUEST UNDER 35 U.S.C. 122(b)(2)(B)(i)

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İ	First Named Inventor	Randy McCoy,			
DUAL MODE CREDIT CARD BASED Title PAYMENT TECHNIQUE					
	Attorney Docket Numb	3350-120			
		1158.42672X0	0.0		

I hereby certify that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing.

I hereby request that the attached application not be published under 35 U.S.C. 122(b).

June 30, 2003

Pate

Signature

703-312-6600 Sterling W. Chandler
Telephone number Typed or printed name

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application upon filing.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**

This collection of information is required by 37 CFR 1.213(a). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 6 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.